

Serial No. 10/710,332
Attorney Docket No. 70655.3000

In the Claims

This listing of claims replaces all prior versions and listings of the claims in the application.

Please amend the claims as follows:

1. (Currently Amended) A method for registering biometric information for use in a smartcard system, said method comprising:

receiving a proffered biometric sample at a sample receiver;

generating data representing said proffered biometric sample;

receiving user information and smartcard information at said sample receiver; and

associating said proffered biometric sample with said user information and said smartcard information to create a data packet; and

using said data representing said proffered biometric sample as a variable in an encryption calculation to secure at least one of said user information, said smartcard information and transaction data.

~~associating said data packet with at least one of a partner file structure and a common file structure stored on a smartcard having an integrated circuit device comprising a common application and a second application, said second application being configured to store travel-related information associated with a cardholder;~~

~~said second application comprising said common file structure and said partner file structure, wherein said partner file structure provides write access to a field within said partner file structure for a first partnering organization and denies write access to said field for a second partnering organization, and said common file structure provides write access for said first partnering organization and said second partnering organization to a file in said common file structure.~~

2. (Previously Presented) The method of claim 1, wherein said step of receiving said proffered biometric sample at said sample receiver includes said sample receiver contacting at least one of a computer, Internet, software, hardware, a third-party biometric entity, a kiosk, a biometric registration terminal, and a communication device.

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3. (Previously Presented) The method of claim 1, wherein said step of receiving said proffered biometric sample further includes at least one of: processing, storing, comparing, and verifying said proffered biometric sample.
4. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said smartcard information further includes associating said proffered biometric sample with at least one of: personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information.
5. (Currently Amended) The method of claim 1, further comprising using said data representing said proffered biometric sample as at least one of a private key, a public key, and a message authentication code to facilitate transaction security measures ~~wherein said step of associating said proffered biometric sample with said user information and said smartcard information further includes storing said data packet on a database, wherein said database is contained in at least one of a smartcard, a smartcard reader, a sensor, a remote server, a merchant server and said smartcard system.~~
6. (Currently Amended) The method of claim 1, further comprising using said data representing said proffered biometric sample in generating a message authentication code and as at least one of a private key and a public key ~~further including facilitating registration of a second proffered biometric sample.~~
7. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said smartcard information includes associating different proffered biometric samples with a different one of: personal information, charge card information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information.
8. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said smartcard information includes primarily associating said proffered biometric sample with a first user information, wherein said

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first user information comprises at least one of personal information, credit card information, charge card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, and secondarily associating said proffered biometric sample with a second user information, wherein said second user information comprises at least one of personal information, credit card information, charge card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, wherein said second user information is different than said first user information.

9. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said smartcard information includes associating a first proffered biometric sample with a first user information, wherein said first user information comprises at least one of personal information, credit card information, charge card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, and facilitating registration of a second proffered biometric sample by associating said second proffered biometric sample with a second user information, wherein said second user information comprises at least one of personal information, credit card information, charge card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information.

10. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said smartcard information includes associating a first proffered biometric sample with a first user information, wherein said first user information comprises at least one of personal information, credit card information, charge card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, and associating a second proffered biometric sample with a second user information, wherein said second user

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information comprises at least one of personal information, charge card information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, wherein said second user information is different than said first user information.

11. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said smartcard information includes associating a plurality of proffered biometric samples with user information, wherein each proffered biometric sample is associated with different user information.

12. (Previously Presented) The method of claim 1, further comprising verifying said proffered biometric sample using a secondary identification by facilitating the use of a secondary security procedure.

13. (Currently Amended) The method of claim 1, further comprising using said data representing said proffered biometric sample to facilitate substantially simultaneous access to goods and initiation of authentication for a subsequent purchase of said goods, associating said data packet with a personal identification number to facilitate access to said data packet.

14. (Previously Presented) The method of claim 1, wherein said step of receiving said proffered biometric sample at said sample receiver includes receiving said proffered biometric sample at least one of: a local database, a remote database, a portable storage device, a host system, an issuer system, a merchant system, a job issuer system, an employer, a financial institution, a non-financial institution, a loyalty point provider, a company, the military, the government, a school, a travel entity, a transportation authority, a POS and a security company.

15. (Previously Presented) The method of claim 1, wherein said step of receiving said proffered biometric sample includes receiving at least one of: a retinal scan, an iris scan, a fingerprint scan, a hand print scan, a hand geometry scan, a voice print scan, a vascular scan, a facial scan, an ear scan, a signature scan, a keystroke scan, an olfactory scan, an auditory emissions scan, and a DNA scan.

16. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said smartcard information

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includes associating a preset transaction limit with said proffered biometric sample and at least one of a charge card account, credit card account, debit card account, savings account, private label account and loyalty point account.

17. (Cancelled)

18. (Currently Amended) The method of claim 1, associating said data packet with at least one of a partner file structure and a common file structure stored on a smartcard having an integrated circuit device comprising a common application and a second application, said second application being configured to store travel-related information associated with a cardholder; said second application comprising said common file structure and said partner file structure, wherein said partner file structure provides write access to a field within said partner file structure for a first partnering organization and denies write access to said field for a second partnering organization, and said common file structure provides write access for said first partnering organization and said second partnering organization to a file in said common file structure;

wherein said user information comprises user preferences relating to at least one of rental cars, hotel reservations, and air travel and said data packet is stored in said first partner file structure.

19. (Previously Presented) The method of claim 1, wherein said proffered biometric sample is associated with at least two accounts, wherein each of said at least two accounts includes at least one of: a charge card account, a credit card account, a debit card account, a savings account, a private label account and a loyalty point account.

20. (Currently Amended) The method of claim 18 ~~1~~, further comprising writing to at least one of said partner file structure and said common file structure to program said smartcard as a room key.

21. (Previously Presented) The method of claim 16, wherein said preset transaction limit comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.